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Accelerated Underwriting (A) Working Group  
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Director Muriel explained the next steps that the Working Group plans to follow. He said the Working Group plans to form two ad hoc subgroups. He said one is called the Ad Hoc Liaison Subgroup, which will focus on coordinating with all the other NAIC groups that are looking at related issues and the other is called the Ad Ho

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important information about an individual's risk profile, especially for younger people. Some examples of behavioral data collected are gym membership, profession, marital status, family size, shopping habits, wearables, and credit scores.

Mr. Tsang said if behavioral data is not properly scrutinized, association may be confused with causation and lead to unfair adverse underwriting decisions. For example, a high-income individual is perceived as someone who has excellent medical care. However, a high-income individual may also have the resources for illegal drugs. A healthy young couple may not have the disposable income to join a gym, but exercise on their own. In that case, lack of gym membership should not indicate an increase in risk.



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Accelerated Underwriting (A) Working Group  
Ad Hoc Drafting Subgroup  
OUTLINE

Educational report that explores Accelerated Underwriting (AU) in Life Insurance and offers guidance to regulators, industry, and consumer advocates and other stakeholders.

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